APPLICATION AND SOLICITATION DISCLOSURE

VISA PLATINUM
VISA PLATINUM REWARDS

Interest Rates and Interest Charges	
Annual Percentage Rate (APR) for Purchases	**Visa Platinum** **12.49% to 21.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.49% to 21.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	**Visa Platinum** **12.49% to 21.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Reward** **13.49% to 21.99%**, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	**Visa Platinum** **12.49% to 21.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate. **Visa Platinum Rewards** **13.49% to 21.99%**, when you open your account, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.

LOANLINER

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Penalty APR and When it Applies	**Visa Platinum** **21.99%** **Visa Platinum Rewards** **21.99%** This APR may be applied to your account if you: - Make a late payment. **How Long Will the Penalty APR Apply?** If your APRs are increased for this reason, the Penalty APR will apply until you make six consecutive minimum payments when due.
How to Avoid Paying Interest on Purchases	Your due date is at least 28 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
For Credit Card Tips from the Consumer Financial Protection Bureau	**To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.**
Fees	
Transaction Fees - Balance Transfer Fee - Cash Advance Fee - Foreign Transaction Fee	 Up to **$10.00** or **5.00%** of the amount of each balance transfer, whichever is greater Up to **$10.00** or **5.00%** of the amount of each cash advance, whichever is greater **None**
Penalty Fees - Late Payment Fee - Returned Payment Fee	 Up to **$20.00** Up to **$20.00**

How We Will Calculate Your Balance:
We use a method called "average daily balance (including new purchases)."

Loss of Introductory APR:

We may end your Introductory APR for balance transfers and apply the Penalty APR if you are 60 days late in making a payment.

Application of Penalty APR:
Your APR may be increased to the disclosed Penalty APR of **21.99%** if you are 60 days late in making a payment.

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Effective Date:
The information about the costs of the card described in this application is accurate as of: September 21, 2026
This information may have changed after that date. To find out what may have changed, contact the Credit Union.

For California Borrowers, the Visa Platinum, Visa Platinum Rewards and Visa Platinum Student Rewards are secured credit cards. Credit extended under this credit card account is secured by various personal property and money including, but not limited to: (a) any goods you purchase with this account, (b) any shares you specifically pledge as collateral for this account on a separate Pledge of Shares, (c) all shares you have in any individual or joint account with the Credit Union excluding shares in an Individual Retirement Account or in any other account that would lose special tax treatment under state or federal law, and (d) collateral securing other loans you have with the Credit Union excluding dwellings.

Notice to New York Residents:
New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. The New York State Department of Financial Services may be contacted at 1-800-342-3736 or www.dfs.ny.gov.

Other Fees & Disclosures:
Late Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less, if you are six or more days late in making a payment.

Balance Transfer Fee (Finance Charge):
Up to $10.00 or 5.00% of the amount of each balance transfer, whichever is greater.

Cash Advance Fee (Finance Charge):
Up to $10.00 or 5.00% of the amount of each cash advance, whichever is greater.

Returned Payment Fee:
$20.00 or the amount of the required minimum payment, whichever is less.

Card Replacement Fee:
$10.00.

Emergency Card Replacement Fee:
$30.00.

Pay-by-Phone Fee:
$10.00.

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